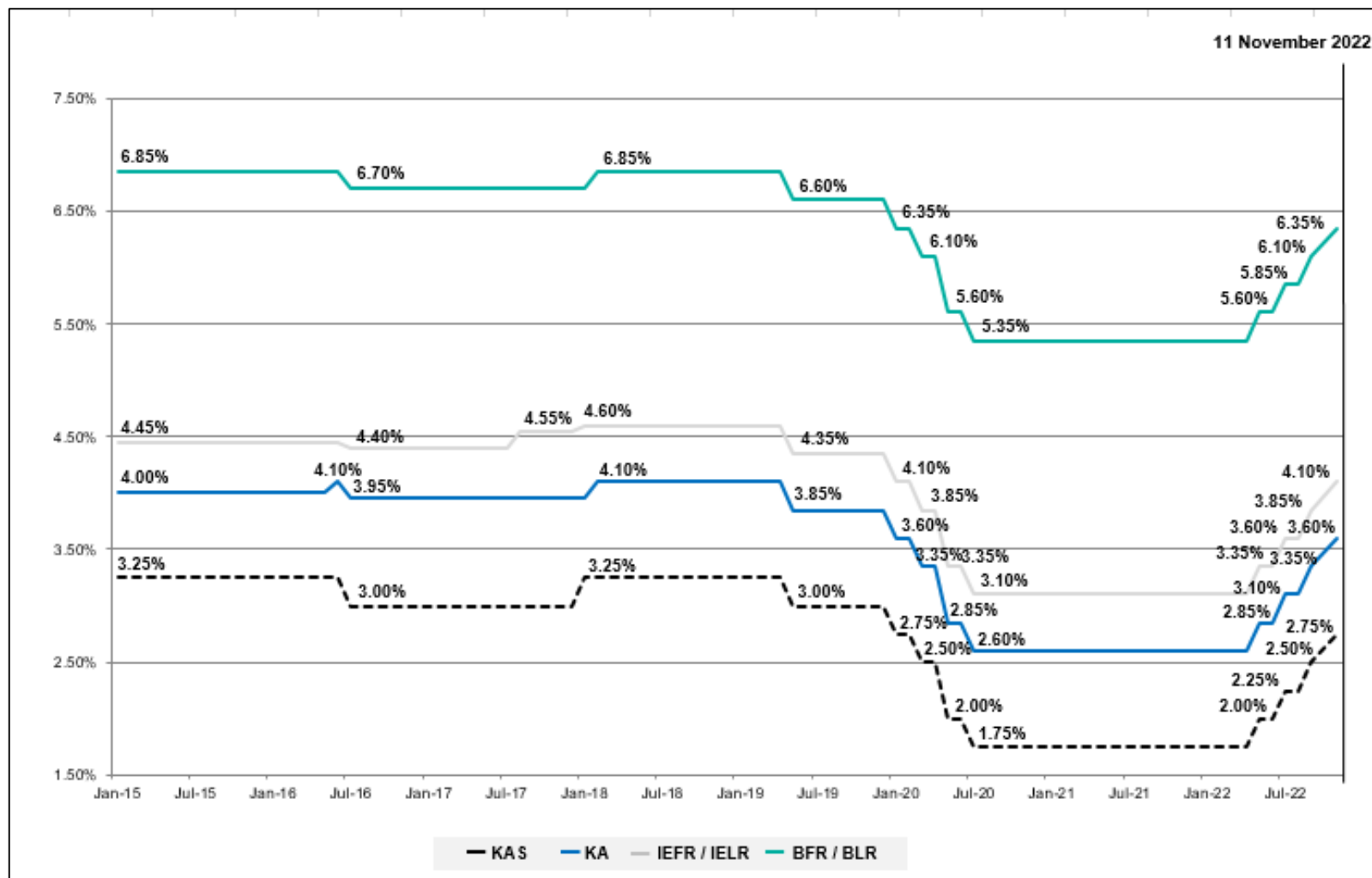


SEJARAH KADAR RUJUKAN BERMULA JANUARI 2015

Kadar Rujukan merujuk kepada Kadar Asas Standard (KAS) / Kadar Asas (KA) / Kadar Pembiayaan / Pinjaman Asas (BFR / BLR) / Kadar Indikasi Pembiayaan / Pinjaman Efektif (IEFR / IELR)



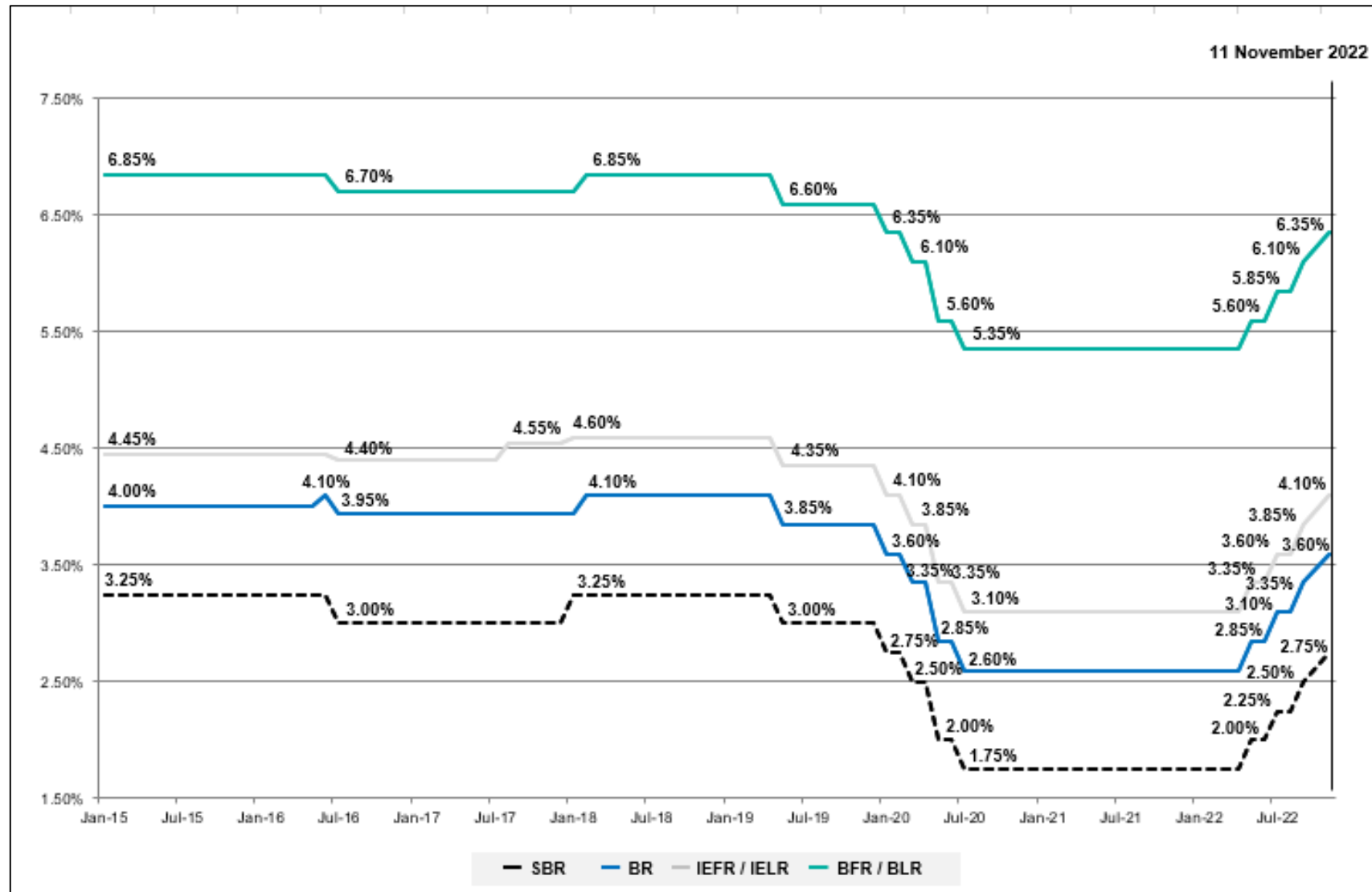
Tarikh Kuatkuasa	Jan - 15	Jul - 15	Apr - 16	Jul -16	Ogs - 17	Jan - 18	Jan - 19	Mei - 19	Jan - 20	Mac - 20	Mei - 20	Jul - 20	Mei - 22	Jul - 22	Ogs - 22	Sep - 22	Nov-22
KAS	3.25%	3.25%	3.25%	3.00%	3.00%	3.25%	3.25%	3.00%	2.75%	2.50%	2.00%	1.75%	2.00%	2.25%	2.25%	2.50%	2.75%
KA	4.00%	4.00%	4.00%	3.95%	3.95%	4.10%	4.10%	3.85%	3.60%	3.35%	2.85%	2.60%	2.85%	3.10%	3.10%	3.35%	3.60%
BFR/BLR	6.85%	6.85%	6.85%	6.70%	6.70%	6.70%	6.85%	6.60%	6.35%	6.10%	5.60%	5.35%	5.60%	5.60%	5.85%	6.10%	6.35%
IEFR/IELR	4.45%	4.45%	4.45%	4.40%	4.55%	4.60%	4.60%	4.35%	4.10%	3.85%	3.35%	3.10%	3.35%	3.60%	3.60%	3.85%	4.10%

Nota:

- a) **KAS diperkenalkan pada 1 Ogos 2022. Garis putus-putus menunjukkan siri sejarah OPR yang merupakan penanda aras SBR.**
- b) **Kadar Indikasi Pembiayaan / Pinjaman Efektif (IEFR/IELR) merujuk kepada kadar indikasi pembiayaan/ pinjaman efektif tahunan bagi pembiayaan / pinjaman perumahan yang berjumlah RM350,000 selama tiga puluh (30) tahun dan tiada tempoh sekatan.**

HISTORICAL TREND OF REFERENCE RATES SINCE JANUARY 2015

Reference Rate is referring to Standardised Base Rate (SBR) / Base Rate (BR) / Base Financing Lending Rate (BFR / BLR) / Indicative Effective Financing / Lending Rate (IEFR / IELR)



Effective Date	Jan - 15	Jul - 15	Apr - 16	Jul -16	Aug - 17	Jan - 18	Jan - 19	May - 19	Jan - 20	Mar - 20	May - 20	Jul - 20	May - 22	Jul - 22	Aug - 22	Sep - 22	Nov-22
SBR	3.25%	3.25%	3.25%	3.00%	3.00%	3.25%	3.25%	3.00%	2.75%	2.50%	2.00%	1.75%	2.00%	2.25%	2.25%	2.50%	2.75%
BR	4.00%	4.00%	4.00%	3.95%	3.95%	4.10%	4.10%	3.85%	3.60%	3.35%	2.85%	2.60%	2.85%	3.10%	3.10%	3.35%	3.60%
BFR/BLR	6.85%	6.85%	6.85%	6.70%	6.70%	6.70%	6.85%	6.60%	6.35%	6.10%	5.60%	5.35%	5.60%	5.60%	5.85%	6.10%	6.35%
IEFR/IELR	4.45%	4.45%	4.45%	4.40%	4.55%	4.60%	4.60%	4.35%	4.10%	3.85%	3.35%	3.10%	3.35%	3.60%	3.60%	3.85%	4.10%

Note:

- a) *The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark of the SBR.*
- b) *Indicative Financing / Lending Rate (IEFR/IELR) refers to the indicative annual effective financing / lending rate for a standard thirty (30) year mortgage financing/ loan product with financing amount of RM350,000 and has no lock-in period.*